

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: HOWARD E. ASHLEY	§	Case No. 13-bk-12121
IRIS M. ASHLEY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/09/2013.
- 2) The plan was confirmed on 03/20/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/19/2013.
- 5) The case was completed on 04/13/2018.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$72,422.00.
- 10) Amount of unsecured claims discharged without full payment: \$7,560.95.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

<u>Receipts:</u>		
Total paid by or on behalf of the debtor(s)	\$ 75,967.15	
Less amount refunded to debtor(s)	\$ 3,858.43	
NET RECEIPTS		\$ 72,108.72

<u>Expenses of Administration:</u>		
Attorney's Fees Paid Through the Plan	\$ 6,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,545.78	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 12,045.78
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN L. MCCLAIN	Lgl	5,000.00	NA	NA	6,500.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	727.62	727.62	727.62	0.00
RJM ACQUISITIONS	Uns	0.00	60.28	60.28	60.28	0.00
	Pri	15,745.16	15,591.44	15,591.44	15,591.44	0.00
	Uns	0.00	2,434.02	2,434.02	994.07	0.00
PENNSYLVANIA DEPT. OF REVENUE	Sec	7,930.62	8,242.74	8,242.74	8,242.74	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	235.72	235.72	235.72	0.00
REGIONAL ACCEPTANCE CORP	Sec	15,257.08	6,922.50	7,424.55	7,424.55	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	11,245.52	11,245.52	11,245.52	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	345.00	345.00	345.00	0.00
AMERICAN INFOSOURCE	Uns	143.00	137.88	137.88	137.88	0.00
AMERICAN INFOSOURCE	Uns	0.00	326.04	326.04	326.04	0.00
Radnor Township	Pri	0.00	1,629.25	1,629.25	1,629.25	0.00
Radnor Township	Sec	0.00	2,465.13	2,465.13	2,465.13	0.00
ALLY FINANCIAL	Sec	2,362.76	2,362.76	2,576.50	2,576.50	0.00
ALLY FINANCIAL	Uns	1,835.06	1,835.06	1,835.06	1,835.06	0.00
PENNYMAC LOAN SERVICES LLC	Sec	0.00	209,235.40	5,516.69	4,292.06	0.00
PECO	Uns	0.00	637.00	637.00	637.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PYOD	Uns	0.00	792.88	792.88	792.88	0.00
PYOD	Uns	592.00	504.20	504.20	504.20	0.00
JOHN L. MCCLAIN	Pri	0.00	5,000.00	0.00	0.00	0.00
JOHN L. MCCLAIN	Pri	0.00	1,500.00	0.00	0.00	0.00
BANK OF AMERICA	Sec	195,738.04	NA	NA	0.00	0.00
DEPT OF REVENUE	Sec	8,105.45	NA	NA	0.00	0.00
TOWNSHIP OF RADNOR	Sec	2,982.25	NA	NA	0.00	0.00
AFNI	Uns	135.00	NA	NA	0.00	0.00
AMERICAN PROFIT RECOVER	Uns	169.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Uns	223.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	265.00	NA	NA	0.00	0.00
GMAC	Uns	2,362.00	NA	NA	0.00	0.00
KEYSTONE COL	Uns	167.00	NA	NA	0.00	0.00
LANCASTER COLL	Uns	198.00	NA	NA	0.00	0.00
MARTS OIL SERVICES	Uns	1,468.00	NA	NA	0.00	0.00
NCO FIN/99	Uns	82.00	NA	NA	0.00	0.00
REVENUE COLLECT	Uns	152.00	NA	NA	0.00	0.00
UNITED CASH LOANS	Uns	900.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 5,516.69	\$ 4,292.06	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 20,708.92	\$ 20,708.92	\$ 0.00
TOTAL SECURED:	\$ 26,225.61	\$ 25,000.98	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 17,220.69	\$ 17,220.69	\$ 0.00
TOTAL PRIORITY:	\$ 17,220.69	\$ 17,220.69	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 19,281.22	\$ 17,841.27	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,045.78	
Disbursements to Creditors	\$ 60,062.94	
TOTAL DISBURSEMENTS:		\$ 72,108.72

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/16/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.